

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

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## NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
	1	<a href="http://www.palowireless.com/infooth/tutorial/baseband.asp">http://www.palowireless.com/infooth/tutorial/baseband.asp</a> , 04/28/2003
	2	<a href="http://www.palowireless.com/infooth/tutorial/hci.asp">http://www.palowireless.com/infooth/tutorial/hci.asp</a> , 04/28/2003
	5	<a href="http://www.palowireless.com/infooth/tutorial/lmp.asp">http://www.palowireless.com/infooth/tutorial/lmp.asp</a> , 04/28/2003
	4	<a href="http://www.palowireless.com/infooth/tutorial/k1_gap.asp">http://www.palowireless.com/infooth/tutorial/k1_gap.asp</a> , 04/28/2003
	5	<a href="http://www.palowireless.com/infooth/tutorial/profiles.asp">http://www.palowireless.com/infooth/tutorial/profiles.asp</a> , 04/28/2003
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	12	International Newsletter of the TI RFID Group, 2000, Issue 20, 12 pages
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	14	KAPLAN, JEREMY A., "Networking: Microsoft SPOT", <a href="http://www.pcmag.com/print_article/0,3048,a=43561,00.asp">http://www.pcmag.com/print_article/0,3048,a=43561,00.asp</a> , 07/01/2003, 2 pages
	15	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	16	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, <a href="http://www.msnbc.msn.com/id/3072638">http://www.msnbc.msn.com/id/3072638</a> , 02/17/2004, 4 pages
	17	KULKARNI, et al., "Biometrics: Speaker Verification" <a href="http://biometrics.cse.msu.edu/speaker.html">http://biometrics.cse.msu.edu/speaker.html</a> , 03/08/2004, 5 pages
	18	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	19	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002

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	20	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	21	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
	22	NICCOLAI, JAMES, "CES: Microsoft's SPOT Technology has Humble Origins", <a href="http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS">http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS</a> , 01/10/2003, 3 pages
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	25	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>

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